

HMDA/CRA DATA ORDER FORM

(PAYMENT INFORMATION)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

Order Form Received at FRB: ____/____/____

Order Form Completed by FRB: ____/____/____

Order Shipped by FRB: ___/___/___

Credit Authorization Number: _____

NAME/FIRM: _____/_____

Check if: Non-Profit Organization ☐
Profit Organization ☐

ADDRESS: _____

Organization Sector:
Financial Institution ☐
Government Agency ☐
Media ☐
Public/Organization ☐

TELEPHONE: _____-_____-_____ **FAX:** _____-_____-_____

Please make checks payable to: FFIEC

Mail to: Board of Governors of the Federal Reserve System
20th & C Streets, N.W.
Attn: Management & Administrative Services, Stop 163
Washington, D.C. 20551

Phone: 202-452-2016

Fax: 202-452-6497

•Advance payment required via check, Money Order, Visa, or MasterCard.

•ONLY credit payments (VISA or MasterCard) or no charge items may be sent by fax.

•THE PAYMENT INFORMATION PAGE AND PAGES THAT HAVE THE REQUESTED ITEM(S) MUST BE SENT WITH YOUR PAYMENT. Omission of either will delay your order.

☐ Please ship the completed order at my expense using my overnight carrier listed below.
{Otherwise, orders will be shipped fourth class via United States Postal Service at no charge}

[illegible]

METHOD OF PAYMENT (check appropriate box):

- ☐ Check
☐ Money Order
☐ Visa
☐ MasterCard

CREDIT PAYMENTS (Signature is required when paying by credit card):

Card Number

Expiration Date(mm yy)

Signature

Date

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(HARDCOPY ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
Disclosure Statement (Item #001) Data Type (see page 9): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____ (Specify Reporter ID selections in ascending order; use back of form if additional space is required.) Indicate Reporter Name: _____ Reporter/Agency ID and Zip Code: _____ Reporter Name: _____ / / / / / / / / / / - / / Zip Code: / / / / / / Reporter Name: _____ / / / / / / / / / / - / / Zip Code: / / / / / /		\$ 50.00	\$
Aggregation Report (Item #002) Data Type (see page 9): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____ For MSAs: _____, _____, _____, _____, _____, _____ Note: Cost of hardcopy report by MSA is \$50 per year/MSA.		\$ 50.00	\$
Census Tract Listing (Item #003) Indicate HMDA year(s): _____, _____, _____ Note: 1990 revised MSA definitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 HMDA data. 1996 census data include all census tracts and BNAs in the nation. Years prior to 1996 include only census tracts within MSAs.		\$ 50.00	\$

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SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
MSA Median Family Income Listing (Item #004) Indicate HMDA year(s): _____, _____ Note: 1996 and years thereafter include non-metro area median family incomes by state.		NC	
Counties Located in Non-Metro Areas Listing (Item #004a) Note: For the 1996 HMDA reporting year only. Includes county FIPS codes.		NC	
National Aggregate Reports (Item #005) Data Type (see page 9): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____		\$ 50.00	\$
MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006) Data Type (see page 9): FFIEC____, MICA____ Indicate HMDA year(s): _____, _____		\$ 50.00	\$
Reporter Directory (Item #007) Indicate HMDA year(s): _____, _____ Indicate MSA Name and Number: MSA Name: _____ MSA Number: /_/_/_/_ MSA Name: _____ MSA Number: /_/_/_/_ MSA Name: _____ MSA Number: /_/_/_/_ Note: For non-profit organizations, the charge for the directory is \$45.00 per MSA; the charge is \$75.00 per MSA for all others.		\$ 45.00 or \$ 75.00	\$

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SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
Three-report Package (Item #008): <ul style="list-style-type: none"> • Report on Disposition of Loan Applications by Income and Race • Report on Distribution of Loan Applications • Census Tract Summary <p>Indicate HMDA year(s): _____, _____</p> <p>Indicate Reporter and MSA: _____ Reporter/Agency ID and MSA Number (if known): _____</p> <p>Reporter Name: _____ /_/_/_/_/_/_/_-/_/</p> <p>City: _____</p> <p>MSA Name: _____ MSA Number: /_/_/_/</p> <p>MSA Name: _____ MSA Number: /_/_/_/</p> <p>Reporter Name: _____ /_/_/_/_/_/_/_-/_/</p> <p>City: _____</p> <p>MSA Name: _____ MSA Number: /_/_/_/</p> <p>MSA Name: _____ MSA Number: /_/_/_/</p> <p>Reporter Name: _____ /_/_/_/_/_/_/_-/_/</p> <p>City: _____</p> <p>MSA Name: _____ MSA Number: /_/_/_/</p> <p>MSA Name: _____ MSA Number: /_/_/_/</p> <p>Note: For non-profit organizations, the charge for this package is \$45.00 per institution/MSA; the charge is \$75.00 per institution/MSA for all others.</p>		\$ 45.00 or \$ 75.00	\$
GRAND TOTAL			\$

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(ELECTRONIC ITEMS)

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SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>Data Type (see page 9): FFIEC____, MICA____</p> <p>_____ Aggregation Report (Item #101) Indicate HMDA year(s) _____, _____, _____</p> <p>_____ LAR & TS Raw Data (Item #102) Indicate HMDA year(s) _____, _____, _____</p> <p>_____ Expected Reporter Panel (Item #103) Indicate HMDA year(s) _____, _____, _____</p> <p>Select: ___ Reel (6250 bpi) in ___ EBCDIC OR ___ ASCII</p> <p>OR ___ Cartridge</p> <p>OR ___ CD-ROM (LAR & TS Raw Data Only)*</p> <p>*Not available for years prior to 1992</p>		<p>\$</p> <p>\$500.00 (reel or cartridge)</p> <p>\$500.00 (reel or cartridge) OR \$50.00 (CD-ROM only)</p> <p>\$150.00 (reel or cartridge)</p>	<p>\$</p>
<p>PC Diskettes by MSA (Item #201)</p> <p>Data Type (see page 9): FFIEC____, MICA____</p> <p>Indicate year(s) _____, _____</p> <p>MSA(s): _____, _____, _____, _____, _____, _____</p> <p>Note: Data are placed only on 3-1/2 high density PC diskettes. The number of diskettes generated <i>per MSA</i> determine the charge. The breakdown on charges is as follows:</p> <p>1-4 diskettes--\$25.00 5-9 diskettes--\$75.00 10 or more diskettes--\$150.00</p> <p>Call 202-452-2016 to determine the amount to send with your order form. Follow the instructions on the Fax Back System to retrieve the HMDA Fax Request Catalog to obtain the appropriate document number.</p>		<p>Charge determined by # of diskettes per MSA</p>	<p>\$</p>

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(ELECTRONIC ITEMS)

FFIEC AND FRB USE ONLY

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SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
Census Data (Item #104) Indicate HMDA year(s): _____, _____, _____, _____ Select: ___ Reel (6250 bpi) in ___ EBCDIC OR ___ ASCII OR ___ Cartridge Note: 1990 MSA redefinitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 data; 1980 census tracts used with 1990 & 1991 data. 1996 census data combine HMDA and CRA information; therefore, file specifications are significantly different than prior years. The 1996 tape and years thereafter include census tracts and BNAs inside and outside of MSAs. Years prior to 1996 include only census tracts within MSAs.		\$250.00	\$
Census--Geography Only (Item #105) Indicate HMDA year(s): _____, _____ Select: ___ Reel (6250 bpi) in ___ EBCDIC OR ___ ASCII OR ___ Cartridge OR ___ Diskette Note: 1995 data only available on diskette. 1996 data available on reel, cartridge, or diskette.		\$ 50.00	\$
MSA Aggregate Reports and Disclosure Statements on Microfiche (Item #301) Data Type (see page 9): FFIEC____, MICA ____ Indicate year(s): _____, _____ MSA(s): _____, _____, _____, _____, _____ Note: Cost of microfiche is \$20.00 per year/MSA		\$ 20.00	\$

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(ELECTRONIC ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302) Data Type (see page 9): FFIEC____, MICA____ Indicate year(s): _____, _____ Note: Only available for 1992, 1994, and 1995 HMDA reporting years.		\$150.00	\$
GRAND TOTAL			\$

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
(PREPARATION ITEMS)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
A Guide to HMDA Reporting: Getting it Right (Item #010) Indicate year(s): _____, _____ * This guide was developed to assist those who prepare the HMDA report. See the "Item Descriptions" for more information.		\$ 5.00	\$
HMDA Questions and Answers (Item #011) * This video was prepared by the Federal Reserve Bank of Atlanta. It is a twenty-minute video that answers the most common questions that pertain to HMDA reporting.		\$ 5.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA/CRA DATA ORDER FORM
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data generally become available by August of the year following the reporting year, and data through calendar year 1995 are now available. Reports using census data and the HUD Median Family Income Listings become available earlier in the year. Please refer to the HMDA Assistance Line at (202) 452-2016 or email at HMDAHELP@FRB.GOV for the latest release of these reports.
- There is a separate additional charge for each year, MSA, and/or institution requested.
- Charges for duplicate requests apply.

The FFIEC has entered into an agreement with the Mortgage Insurance Companies of America (MICA) to compile data on mortgage insurance applications for the nation's eight private mortgage insurance companies. These data are available beginning with data for the fourth quarter of calendar year 1993 and for calendar years 1994 through 1995. The FFIEC makes the data available in formats similar to those for the HMDA data. The following items are available for MICA data: Disclosure Statements (Item #001), Aggregation Reports (Item #002), the National Aggregate Report (Item #005), and LAR & TS Raw Data (Item #102). Because 1993 MICA data cover only the fourth quarter, the charge for the LAR & TS Raw Data (Item #102) is \$125. Subsequent years' data are collected annually, and therefore, charges do not differ from the FFIEC data. Items other than the LAR & TS Raw Data do not have a reduced price for the 1993 reporting year. When ordering items, be sure to specify the data type. The FFIEC data include those institutions required to report HMDA under Regulation C, and the MICA data include those eight mortgage insurers reporting HMDA data as agreed upon with the FFIEC.

Aggregation Report: The Aggregation Reports of MSAs (340 for 1990; 341 for 1991, 1992 and 1993; and 329 for 1994), sorted by MSA, are distributed as either hardcopy or on tape. Printed reports of MSAs range from 30 to 604 pages each, and average about 60 pages. This report aggregates the mortgage and home improvement lending information for those institutions within an MSA. It is in the same format as the disclosure statements; however, individual institutions cannot be identified. Tape distribution is used in lieu of hardcopy as a convenience to those sites that can print the tape locally. This is a print image tape; therefore, the data cannot be manipulated.

For hardcopy distribution, enter the MSA number for each MSA desired on the report in the space provided on the form. If additional space is required, use the back of the form. The charge for hardcopy distribution is \$50.00 for each MSA requested. **(Item #002)**

For tape distribution, all MSAs are included on the tape. Also, a listing is provided that shows the relative position and number of pages for each MSA on the tape. Data are in EBCDIC and formatted as follows: record length = 166; block size = 24,900; and record format = fixed block. Printing these records requires a printer featured for 166 character output. The charge for tape distribution is \$500.00. **(Item #101)**

The hardcopy Aggregate item is also available for MICA data. These data are not available prior to 1993 (see above).

A Guide to HMDA Reporting: Getting it Right: The guide was developed to assist those who prepare the HMDA report for their institutions, and also contains an executive summary for management officials that explains the responsibilities of institutions that are subject to HMDA. The 1995 version is a comprehensive edition for use beginning with the 1996 calendar year data (due March 1, 1997). It provides a summary of responsibilities and requirements, directions for assembling the necessary tools, and step-by-step instructions for reporting HMDA data. It includes information about obtaining data from the Bureau of the Census, and contains a listing of MSA, state, and county codes. Appendices include Regulation C: the Instructions for Completion of the

Census (Geography Only): This is the nationwide census data that can be used to verify HMDA/CRA property location information. For 1995, the data contain valid MSA/State/County/Tract for HMDA reporting. For 1996, the data contain the valid MSA/State/County/Tract-BNA combinations for HMDA/CRA reporting. These combinations include those State/County/Tracts-BNAs outside of MSAs that can be verified for correctness. The data do not include demographic data. Census data are distributed on diskette (for 1995 and 1996) and magnetic tape (cartridges or reels, for 1996 only) at a cost of \$50. Record formats and file descriptions are included with each order. (Item #105)

Census Information: This is the nationwide census data used as input to HMDA and CRA processing. Beginning with 1996, this information combines HMDA and CRA data elements into one source. Data are distributed as a hardcopy (paper) report or on tape. The hardcopy Census Tract Listing contains valid census listings and does not have demographic information. The 1996 listing and years thereafter includes all census tracts and BNAs inside and outside of MSA boundaries. Data on the tape do contain demographic information for each tract. The 1996 listing and years thereafter includes all tracts and MSAs inside and outside of MSA boundaries. Tape distribution is available on either reels or cartridges; file descriptions are included with each order.

The charge for hardcopy distribution is \$50.00 (Item #003).

The charge for tape distribution is \$250.00 (Item #104).

The 1980 census tracts were used in processing 1990 and 1991 HMDA data; 1990 census tracts were used for processing data for 1992 and subsequent years; 1990 MSA redefinitions were used beginning with 1994 HMDA data. The census data distributed is consistent with the HMDA year specified. For example, if HMDA year 1991 is selected, 1980 census tract data with 1991 MSA definitions are issued.

Counties Located in Non-Metro Areas Listing: The listing shows all county codes in non-metro areas by state. The listing is only available for the 1996 HMDA reporting year and is distributed free of charge. (Item #004a)

Disclosure Statement: The Disclosure Statement summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. The Disclosure Statement is distributed in hardcopy at a cost of \$50.00 for each institution requested. (Item #001)

The Disclosure Statements are also available for MICA data. These data are not available prior to 1993 (see page 9).

Expected Reporter Panel: The Expected Reporter Panel is the universe of all institutions who were expected to report under HMDA. The panel includes the name of the institution, the reporter ID and agency code, and the MSA number(s) of the metropolitan areas for which they were expected to report. The panel is captured from the database at the same time that the final disclosure and aggregate reports are prepared for the Central Depositories. The Expected Reporter Panel is distributed in reel or cartridge only at a cost of \$150.00. A format description is also included with each order. (Item #103)

The Expected Reporter Panel is also available for MICA data. These data are not available prior to 1994 (see page 9).

Loan Application Records (LAR) and Transmittal Sheet (TS) Data: The LAR & TS data are collected by a financial institution as a result of applications for, and originations and purchases of, home-purchase loans (including refinancings) and home-improvement loans for each calendar year. LARs for 1990 total almost 6.6 million records and 9,332 Transmittal Sheets (TSs); the 1991 LARs data total over 7.9 million records and 9,359 TSs; the 1992 LARs data total approximately 12.0 million records and 9,072 TSs; the 1993 LARs data total approximately 15.0 million records and 9,650 TSs; the 1994 LARs data total approximately 12.0 million records and 9,858 TSs; and the 1995 LARs data total over 11.0 million records and 9,539 TSs. The following should be noted:

- Data is not certified as error free.
- For reasons of privacy, the dates and loan application numbers are omitted from each record.
- To form a unique identifier for a reporter, the Respondent ID and single character Agency Code must be used. To form a unique loan record identifier, the Respondent ID, Agency Code, and Loan Sequence Number must be used. See record layout enclosed with distribution tape for additional information.

LAR and TS data are distributed on tape at a cost of \$500.00. Reels or cartridges may be chosen. Record formats and file descriptions are included with each order. **(Item #102)**

If reels are ordered, there are multiple reels containing the LAR data and one reel containing the TS data. If cartridges are ordered, there are several cartridges containing the LAR data and one containing the TS data. (The number of reels/cartridges containing LAR data vary according to the year requested because of the volume of data.) Note that both reels and cartridges containing LAR data are multi-volume datasets. This means that to process ALL of the LAR data, each of the reels or cartridges must be read successively.

LAR and TS data are also distributed on **CD-ROM** at a cost of \$50.00. **The HMDA Raw Data Software System has moved from a DOS based to a Windows based application for 1995.** The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by MSA, State, County, or Respondent ID and save to a file.
- Import the file created from a download or search into a software package or mainframe application. It is important to consider the space limitations of each application prior to loading the data into that application.

These LAR and TS files are also available for MICA data beginning with the fourth quarter of 1993. The 1993 MICA data are available at a cost of \$125 and are only available on reel or cartridge (see page 9).

MSA Aggregate Reports and Disclosure Statements on Microfiche/CD-ROM: The MSA Aggregate Reports and individual lender Disclosure Statements for each MSA are available on microfiche at a cost of \$20.00 per MSA **(Item #301)** or on CD-ROM at a cost of \$150.00 for the entire nation. **(Item #302)**

The CD-ROM allows the user to search by MSA, an institution's individual disclosure statement, or a specific table on the MSA aggregation report. Printing these records requires a printer featured for 166 character output.

The MSA Aggregate Reports and Disclosure Statements on Microfiche/CD-ROM are also available for MICA data. These data are not available prior to 1994 (see page 9).

MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant: This report contains one table for each of the MSAs (341 in 1992). It provides the number and percentage of applications denied by the race and income of the applicants within the MSA. The report is available in hardcopy only at a cost of \$50.00. **(Item #006)**

These reports are also available for MICA data. These data are not available prior to 1994 (see page 9).

MSA Median Family Income Listing: The listing shows "MSA Median Family Incomes for 19xx HMDA Reports" where xx is the HMDA year (i.e., 1990, 1991, etc.). If a 1990 Listing is selected, there is an adjustment factor of 1.6424 applied to the 1980 Median Family Income column for each MSA to arrive at the Inflation Adjusted 1980 Median Family Income column. For 1991 and subsequent listings, the median family income of the MSA is based on estimates developed annually by the Department of Housing and Urban Development (HUD). The figure for the MSA is the HUD estimate for the fiscal year that corresponds to the year for which the loan/application data are reported. For 1996 and years thereafter, the listing includes median family incomes for non-metro areas by state. This information is calculated by taking the median family incomes of all census tracts and BNAs by state outside of the MSA boundaries. The Listing is distributed free of charge. **(Item #004)**

National Aggregate Reports: These reports are a nationwide summation of the individual MSA Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. The reports are available in hardcopy only at a cost of \$50.00. **(Item #005)**

The National Aggregate Reports are also available for MICA data. These data are not available prior to 1993 (see page 9).

PC Diskettes by MSA: The PC Diskettes by MSA contain individual loan application records coded for the MSA(s) selected on the form. The data contained for each MSA are only for institutions that are located in that MSA--that is, the data reflected in the Aggregate Report for that MSA. These data cover the institution's loan activity only in the MSA ordered. There are also seven fields added to each loan application that identify the population, minority population, and other census information. The number of PC diskettes generated per MSA determine the charge. The charges are broken down as follows: 1-4 diskettes per MSA is \$25; 5-9 diskettes per MSA is \$75; and 10 or more diskettes per MSA is \$150. To determine the amount to submit with your

order form, call 202-452-2016 for the number of diskettes required for each requested MSA(s). **(Item #201)**

The PC Diskettes by MSA are also available for MICA data. These data are not available prior to 1994 (see page 9).

Reporter Directory: The Reporter Directory is a hardcopy of all HMDA reporters within a specified MSA, sorted by name of reporter and then by state and county codes. This report provides the following information:

- ID number, name of institution, city and state locations, total assets, and parent ID number.
- For each state and county in which an institution has activity
 - the state and county codes;
 - the number of tracts with loans;
 - the number of loans originated;
 - the number of applications;
 - the ratio of loans to applications; and
 - the number of loans purchased

The charge for non-profit organizations is \$45 per requested MSA and \$75 per MSA for all others. **(Item #007)**

Three-Report Package: This package of three reports is available in hardcopy only. The following information is provided for a specified institution/MSA combination:

Report on Disposition of Loan Applications by Income and Race

- Compares applications by disposition and by income levels (as a percentage of the MSA median income--less than 80%, 80-99%, 100-120%, and more than 120%)
- Is subdivided by race

Report on Distribution of Loan Applications

- Provides a summary of a specific institution's activity by income and racial characteristics of the census tract within an MSA
- Covers applications for mortgage and home improvement loans and refinancings
- Provides the number of applications received, the number of loans originated, and the number of 1-4 family owner-occupied units within each category of census tract characteristics.

Census Tract Summary

- Provides the number, dollar amounts, and disposition of applications for a specific institution/MSA by census tracts
- For each census tract, the following are also provided:
 - the median housing value
 - the median age of the housing stock
 - the median age of the population
 - the minority population percentage
 - the number of owner-occupied units
 - the number of households
 - the median income (adjusted)
 - the denial rate
- Census tracts that are low- to moderate-income tracts are highlighted

The charge for non-profit organizations are priced at \$45 per requested institution/MSA, and \$75 per institution/MSA for all others. These reports are ordered as a package, not separately. **(Item #008)**